

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TENNESSEE
WESTERN DIVISION

CHAPTER 13 PLAN
INDIVIDUAL ADJUSTMENT OF DEBTS

DEBTOR: (W) In Ja Spencer SSN: XXX-XX-
(H) SSN: XXX-XX

ADDRESS: 5571 Benjestown
Memphis, TN 38127

PLAN PAYMENT: DEBTOR(S) TO PAY \$4800 (month)

PAYROLL DEDUCTION: Self Pay – Check Insuff.

ADMINISTRATIVE: PAY FILING FEE, TRUSTEE=S FEE & DEBTOR=S ATTORNEY FEE PURSUANT TO COURT ORDER

		PLAN PAYMENT
AUTO INSURANCE:	(x) NOT INCLUDED () INCLUDED	\$ <u></u>
CHILD SUPPORT:	FUTURE SUPPORT TO <u></u>	\$ <u></u>
	ARREARAGE AMOUNT <u></u>	\$ <u></u>
PRIORITY CREDITORS:	<u></u>	\$ <u></u>
	<u></u>	\$ <u></u>

HOME MORTGAGE: IF NO ARREARAGE, ONGOING PAID DIRECTLY BY DEBTOR

Regions (N Watkins) ONGOING PAYMENT BEGIN n/a \$ 0
APPROX. ARREARAGE \$ 276700 INTEREST 0 % \$ 4665

Secured Creditors: Adequate protection payment will be 1/4 (25%) of proposed creditor monthly plan payment (retain lien 11USC s1325(a)(5))

SECURED CREDITORS:	VALUE OF COLLATERAL	INTEREST	PLAN PAYMENT
<u></u>			
<u></u>			

SPECIAL CLASS UNSECURED:
 \$
 \$

UNSECURED CREDITORS: PAY 100 % AFTER ABOVE ARE PAID IN FULL OR ALL DISPOSABLE INCOME FOR TERM OF PLAN;

Estimated Total Unsecured , Non-priority debt: \$0

PLAN TERM: Plan shall terminate upon payment of the above, approx. 60 MONTHS

Failure to file timely written objection to confirmation will be deemed acceptance of above plan

Absent a specific court order otherwise, all claims, other than those specifically provided for above, shall be paid as general unsecured debts. General unsecured creditors will receive %.